

Information to identify the case:

| | | |
|---|------------------------|--|
| Debtor 1 | Phillip John McCumber | Social Security number or ITIN xxx-xx-1758 |
| | | EIN ----- |
| Debtor 2 (Spouse, if filing) | Heather Lynn Wilkinson | Social Security number or ITIN xxx-xx-1351 |
| | | EIN ----- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | |
| Case number: 17-11339-GLT | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Phillip John McCumber

Heather Lynn Wilkinson

5/17/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Philip John McCumber
Heather Lynn Wilkinson
Debtors

Case No. 17-11339-GLT
Chapter 13

District/off: 0315-1
Date Rcvd: May 17, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 59

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Phillip John McCumber, Heather Lynn Wilkinson, 235 East State Street, Albion, PA 16401-1360 |
| cr | + Erie Community Credit Union, 1915 East 36th Street, Erie, PA 16510-2663 |
| 14748379 | CBNA, P.O. Box 3283, Sioux Falls, SD 57117 |
| 14748385 | Discover, P.O. Box 742655, Cincinnati, OH 45274-2655 |
| 14748387 | + Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911 |
| 14759101 | + Erie Community Credit Union, c/o Carol F. Messenger, Payment Solution, 1915 East 36th Street, Erie, PA 16510-2663 |
| 14748389 | + Krista McCumber, 1626 West 41st Street, Erie, PA 16509-1140 |
| 14748392 | + Michael F. Ratchford, Esquire, 120 North Keyser Avenue, Scranton, PA 18504-9701 |
| 14748394 | + NAPA, P.O. Box 275, Glen Head, NY 11545-0275 |
| 14748395 | + NCO Group, Inc., 120 North Keyser, Scranton, PA 18504-9701 |
| 15569083 | + Nationstar Mortgage LLC, 2121 Waukegan Road, Suite 300, Bannockburn, Pennsylvania 60015-1831 |
| 15043733 | Rushmore Loan Management Services LLC, P.O. Box 55004, Irvine, CA 92619 |
| 14748398 | + Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001 |
| 14748407 | UPMC Community Medicine, c/o Receivables Outsourcing LLC, P.O. Box 62850, Baltimore, MD 21264-2850 |
| 14748402 | Union Home Mortgage, P.O. Box 11733, Newark, NJ 07101-4733 |
| 14748403 | + Union Home Mortgage, P.O. Box 77404, Ewing, NJ 08628-6404 |
| 14748404 | + Union Home Mortgage, P.O. Box 77407, Ewing, NJ 08628-6407 |

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| smg | EDI: PENNDEPTREV | May 18 2023 03:47:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | May 18 2023 00:03:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | May 18 2023 03:47:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | May 18 2023 00:03:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | Email/Text: nsm_bk_notices@mrcopper.com | May 18 2023 00:03:00 | Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741 |
| 14748373 | + Email/Text: bncnotifications@pheaa.org | May 18 2023 00:03:00 | AES, 1200 N. Seventh Street, Harrisburg, PA |

District/off: 0315-1

User: auto

Page 2 of 4

Date Rcvd: May 17, 2023

Form ID: 3180W

Total Noticed: 59

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| | | | 17102-1419 |
| 14748372 | + Email/Text: bncnotifications@pheaa.org | May 18 2023 00:03:00 | AES, P.O. Box 61047, Harrisburg, PA 17106-1047 |
| 14748374 | Email/PDF: bncnotices@becket-lee.com | May 18 2023 00:15:21 | American Express, P.O. Box 1270, Newark, NJ 07101-1270 |
| 14776719 | Email/PDF: bncnotices@becket-lee.com | May 18 2023 00:15:04 | American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14748375 | EDI: CITICORP.COM | May 18 2023 03:47:00 | Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007 |
| 14748378 | EDI: CITICORP.COM | May 18 2023 03:47:00 | CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007 |
| 14748376 | EDI: CAPITALONE.COM | May 18 2023 03:47:00 | Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083 |
| 14748377 | + EDI: RMSC.COM | May 18 2023 03:47:00 | Care Credit, 950 Forrer Blvd., Kettering, OH 45420-1469 |
| 14748382 | + EDI: WFNNB.COM | May 18 2023 03:47:00 | Children's Place, Comenity Bank, P.O. Box 182120, Columbus, OH 43218-2120 |
| 14748383 | EDI: CITICORP.COM | May 18 2023 03:47:00 | Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037 |
| 14782757 | + EDI: CITICORP.COM | May 18 2023 03:47:00 | Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432 |
| 14748384 | + EDI: RMSC.COM | May 18 2023 03:47:00 | Dick's, P.O. Box 965005, Orlando, FL 32896-5005 |
| 14753964 | EDI: DISCOVER.COM | May 18 2023 03:47:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14931678 | Email/Text: ECMCBKNotices@ecmc.org | May 18 2023 00:03:00 | ECMC, PO Box 16408, St. Paul, MN 55116-0408 |
| 14748388 | + EDI: LCIICSYSTEM | May 18 2023 03:47:00 | I.C. Systems, Inc., P.O. Box 64378, St. Paul, MN 55164-0378 |
| 14748380 | EDI: JPMORGANCHASE | May 18 2023 03:47:00 | Chase/Amazon, Cardmember Service, P.O. Box 1423, Charlotte, NC 28201-1423 |
| 14748381 | EDI: JPMORGANCHASE | May 18 2023 03:47:00 | Chase/Slate, P.O. Box 15123, Wilmington, DE 19850-5123 |
| 14783017 | Email/PDF: resurgentbknotifications@resurgent.com | May 18 2023 00:15:14 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14748390 | + EDI: LENDNGCLUB | May 18 2023 03:47:00 | Lending Club Corporation, 21 Stevenson, Suite 300, San Francisco, CA 94105-2706 |
| 14792608 | + EDI: LENDNGCLUB | May 18 2023 03:47:00 | LendingClub Corporation, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967 |
| 14748391 | + EDI: RMSC.COM | May 18 2023 03:47:00 | Lowes, P.O. Box 965005, Orlando, FL 32896-5005 |
| 14775386 | + Email/Text: bankruptcydpt@mcmcg.com | May 18 2023 00:03:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14748393 | + Email/Text: ptacct@mch1.org | May 18 2023 00:04:00 | Millcreek Community Hospital, 5539 Peach Street, Suite 1, Erie, PA 16509-2683 |
| 14762826 | + Email/Text: bncnotifications@pheaa.org | May 18 2023 00:03:00 | PHEAA, PO Box 8147, Harrisburg, PA 17105-8147 |
| 14748397 | Email/Text: Bankruptcy.Notices@pnc.com | May 18 2023 00:02:00 | PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222 |
| 14773042 | Email/Text: Bankruptcy.Notices@pnc.com | May 18 2023 00:02:00 | PNC Bank National Association, P.O. Box 94982, Cleveland, OH 44101 |

District/off: 0315-1

User: auto

Page 3 of 4

Date Rcvd: May 17, 2023

Form ID: 3180W

Total Noticed: 59

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|----------|---|----------------------|---|
| 14749631 | + EDI: RECOVERYCORP.COM | May 18 2023 03:47:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14778781 | EDI: Q3G.COM | May 18 2023 03:47:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14778782 | EDI: Q3G.COM | May 18 2023 03:47:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, P.O. Box 788, Kirkland, WA 98083-0788 |
| 14748400 | Email/Text: amieg@stcol.com | May 18 2023 00:02:00 | State Collection Service, Inc., P.O. Box 6250, Madison, WI 53716-0250 |
| 14748399 | EDI: CITICORP.COM | May 18 2023 03:47:00 | Sears Credit Cards, P.O. Box 9001055, Louisville, KY 40290-1055 |
| 14748401 | + EDI: RMSC.COM | May 18 2023 03:47:00 | Toys R Us, P.O. Box 965005, Orlando, FL 32896-5005 |
| 14748405 | Email/Text: bankruptcydept@uhm.com | May 18 2023 00:02:00 | Union Home Mortgage, 8241 Dow Circle, Strongsville, OH 44136 |
| 14783731 | Email/Text: bankruptcydept@uhm.com | May 18 2023 00:02:00 | Union Home Mortgage Corp., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618 |
| 14748406 | + Email/Text: BankruptcyNotice@upmc.edu | May 18 2023 00:04:00 | UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348 |
| 14777571 | ^ MEBN | May 17 2023 23:51:51 | UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123 |
| 14764186 | EDI: WFFC2 | May 18 2023 03:47:00 | Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |
| 14748408 | + EDI: WFFC.COM | May 18 2023 03:47:00 | Wells Fargo National Bank, P.O. Box 94498, Las Vegas, NV 89193-4498 |
| 15381356 | + EDI: WFFC.COM | May 18 2023 03:47:00 | Westlake Financial Services, 3440 Flair Drive Lockbox # 840132, El Monte CA 91731-2823 |

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Rushmore Loan Management Services LLC |
| cr | | Union Home Mortgage Corp. |
| 14748396 | | Pepsio Savings Plan |
| cr | * | ECMC, P.O. Box 16408, St. Paul, MN 55116-0408 |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14931680 | * | ECMC, PO Box 16408, St. Paul, MN 55116-0408 |
| 14931681 | * | ECMC, PO Box 16408, St. Paul, MN 55116-0408 |
| 14931682 | * | ECMC, PO Box 16408, St. Paul, MN 55116-0408 |
| 14748386 | ##+ | Eastern Revenue Inc., P.O. Box 185, Southeastern, PA 19399-0185 |

TOTAL: 3 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-1

User: auto

Page 4 of 4

Date Recd: May 17, 2023

Form ID: 3180W

Total Noticed: 59

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Bradley Joseph Osborne | on behalf of Creditor Rushmore Loan Management Services LLC bosborne@hoflawgroup.com ckohn@hoflawgroup.com |
| Brian Nicholas | on behalf of Creditor Union Home Mortgage Corp. bnicholas@kmllawgroup.com |
| Christopher A. DeNardo | on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com |
| Danielle Boyle-Ebersole | on behalf of Creditor Rushmore Loan Management Services LLC dboyle-ebersole@orlans.com PABKAttorneyecf@orlans.com |
| Karina Velter | on behalf of Creditor Rushmore Loan Management Services LLC kvelter@pincuslaw.com brausch@pincuslaw.com |
| Lorraine Gazzara Doyle | on behalf of Creditor Nationstar Mortgage LLC ldoyle@logs.com logsecf@logs.com |
| Michael S. Jan Janin | on behalf of Debtor Phillip John McCumber mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;gbebko@quinnfirm.com;quinnbankruptcy2022@gmail.com |
| Michael S. Jan Janin | on behalf of Joint Debtor Heather Lynn Wilkinson mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;gbebko@quinnfirm.com;quinnbankruptcy2022@gmail.com |
| Nicholas R. Pagliari | on behalf of Creditor Erie Community Credit Union npagliari@mijb.com sburick@mijb.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmeclf@chapter13trusteewdpa.com |

TOTAL: 11